

REMARKS:

Claims 1-12 and 23 are pending.

Claims 1, 3-6, 8, 10, 12 and 23 are rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,202,151 to Musgrave et al. Claim 2 is rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,202,151 to Musgrave et al. in view of U.S. Patent No. 6,045,039 to Stinson et al. Claims 7 and 9 are rejected under 35 U.S.C. § 103(a) over U.S. Patent No. 6,202,151 to Musgrave et al. in view of U.S. Patent No. 6,105,010 to Musgrave et al. Claim 11 is rejected under 35 U.S.C. § 103(a) over U.S. Patent No. 6,202,151 to Musgrave et al. in view of U.S. Patent No. 6,070,141 to Houvener et al.

Reconsideration is requested. No new matter is added. Claim 1 is amended to clarify the invention. The rejections are traversed. Claim 24 is added. Claims 1-12 and 23-24 remain in the case for consideration.

In an interview held with the Examiner on August 15, 2002, the Applicant proposed amending claim 1 to overcome the rejection of claim 1. The Examiner agreed that the amendment would overcome the rejection of claim 1. Accordingly, the proposed amendment is formally presented herein.

If any questions remain, please call the undersigned.



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PATENT TRADEMARK OFFICE

Respectfully submitted,

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VERSION WITH MARKINGS TO SHOW CHANGES MADE

Please amend claim 1 as follows:

1. (Twice Amended) A method for tokenless authorization of commercial transactions between a user and a seller using a computer system, the method comprising the steps of:
 - a. a user registration step, wherein the user registers with the computer system at least one registration biometric sample and at least one user financial account;
 - b. a seller registration step, wherein the seller registers with the computer system at least one seller financial account;
 - c. a proposal step, wherein the seller offers a proposed commercial transaction to the user, the proposed commercial transaction comprising price information;
 - d. an acceptance step, wherein the user signals acceptance of the seller's proposed commercial transaction by adding to the proposed commercial transaction the user's personal [authentication] identification information comprising at least one bid biometric sample, wherein the bid biometric sample is obtained from the user's person;
 - e. a transmission step, wherein the bid biometric sample is forwarded to the computer system;
 - f. a user identification step, wherein the computer system compares the bid biometric sample with registration biometric samples from among samples from a plurality of users for producing either a successful or failed identification of the user; and
 - g. a payment step, wherein upon determination of sufficient resources, a financial account of the user identified in the user identification step is debited and a financial account of the seller is credited, wherein a commercial transaction is conducted without the user having to use any portable man-made memory devices such as smartcards or swipe cards.

Please add new claim 24 as follows:

24. (New) The method of claim 1, wherein the transmission step forwards the bid biometric sample to the computer system in the absence of the user financial account.